



ATTORNEY'S DOCKET NO. N00389/70005

CP 2161 #15  
04.19.2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Alex Magary et al.  
Serial No: 09/785,630  
Conf. No: 3560  
Filed: February 16, 2001  
For: METHOD AND APPARATUS FOR PROVIDING FINANCIAL  
TRANSACTION DATA VIA THE INTERNET  
Examiner: --  
Art Unit: 2161

RECEIVED  
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Technology Center 2100

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8(a)

The undersigned hereby certifies that this document is being placed in the United States mail with first-class postage attached, addressed to Commissioner for Patents, Washington, D.C. 20231, on the 9<sup>th</sup> day of April, 2002.

Judith M. Schultz

COMMISSIONER FOR PATENTS  
WASHINGTON, D.C. 20231

Sir:

Transmitted herewith are the following documents:

- [X] Information Disclosure Statement
- [X] Form PTO 1449 w/copy of cited refs.
- [X] Return Receipt Postcard

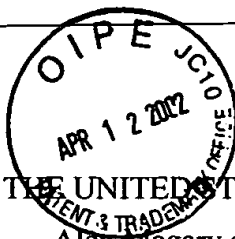
If the enclosed papers are considered incomplete, the Mail Room and/or the Application Branch is respectfully requested to contact the undersigned at (617) 720-3500, Boston, Massachusetts.

No fee is required. If the fee is found to be required, the balance may be charged to the account of the undersigned, Deposit Account No. 23/2825. A duplicate of this sheet is enclosed.

Respectfully submitted,

Randy J. Pritzker, Reg. No. 35,986  
Wolf, Greenfield & Sacks, P.C.  
600 Atlantic Avenue  
Boston, MA 02210-2211  
(617) 720-3500

Docket No. N00389/70005  
April 8, 2002  
xNDD



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Alex Magary et al.  
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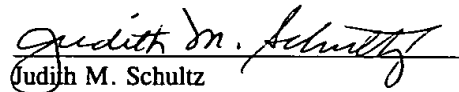
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Judith M. Schultz

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Commissioner for Patents  
Washington, D.C. 20231

**STATEMENT FILED PURSUANT TO THE DUTY OF  
DISCLOSURE UNDER 37 CFR §§1.56, 1.97 AND 1.98**

Sir:

Pursuant to the duty of disclosure under 37 C.F.R. §§1.56, 1.97 and 1.98, the Applicant requests consideration of this Information Disclosure Statement.

**PART I: Compliance with 37 C.F.R. §1.97**

This Information Disclosure Statement has been filed before the mailing date of a first Office Action on the merits in the above-identified case.

No fee or certification is required.

**PART II: Information Cited**

The Applicant hereby makes of record in the above-identified application the information listed on the attached form PTO-1449 (modified). The order of presentation of the references should not be construed as an indication of the importance of the references.

The Applicant hereby makes the following additional information of record in the above-identified application.

The applicant would like to bring to the Examiner's attention the following co-pending applications that may contain subject matter related to this application:

<u>Serial No.</u>	<u>Filing Date</u>	<u>Title of Application</u>
09/023,039	02/12/98	OBTAINING CONSENT FOR ELECTRONIC DELIVERY OF COMPLIANCE INFORMATION
09/989,240	11/20/01	METHOD AND SYSTEM FOR ELECTRONIC DELIVERY OF SENSITIVE INFORMATION
10/035,966	11/09/01	OBTAINING CONSENT FOR ELECTRONIC DELIVERY OF COMPLIANCE INFORMATION

### PART III: Remarks

Documents cited on the attached form PTO-1449 (modified) are enclosed unless otherwise indicated on the attached form PTO-1449 (modified). It is respectfully requested that:

1. The Examiner consider completely the cited information, along with any other information, in reaching a determination concerning the patentability of the present claims;
2. The enclosed form PTO-1449 be signed by the Examiner to evidence that the cited information has been fully considered by the Patent and Trademark Office during the examination of this application;
3. The citations for the information be printed on any patent which issues from this application.

By submitting this Information Disclosure Statement, the Applicant makes no representation that a search has been performed, of the extent of any search performed, or that more relevant information does not exist.

By submitting this Information Disclosure Statement, the Applicant makes no representation that the information cited in the Statement is, or is considered to be, material to patentability as defined in 37 C.F.R. §1.56(b).

By submitting this Information Disclosure Statement, the Applicant makes no representation that the information cited in the Statement is, or is considered to be, in fact, prior art as defined by 35 U.S.C. §102.

Notwithstanding any statements by the Applicant, the Examiner is urged to form his own conclusion regarding the relevance of the cited information.

An early and favorable action is hereby requested.

Respectfully submitted,  
*Alex Magary et al., Applicants*

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Docket No. N00389/70005  
Dated: April 8, 2002  
xNDD

FORM PTO-1449/A and B (Modified)		APPLICATION NO.: 09/785,630		ATTY. DOCKET NO.: N00389/70005	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>		FILING DATE: March 16, 2001		<b>RECEIVED</b> APR 17 2002 Technology Center 2100	
		APPLICANT: Alex Magary et al.			
		GROUP ART UNIT: 2161			
Sheet	1	of	2	EXAMINER: unknown	

#### U.S. PATENT DOCUMENTS

Examiner's Initials#	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication or of issue of Cited Document MM-DD-YYYY
		Number	Kind Code		
	1	5,270,922		Higgins	12-14-1993
	2	5,315,634		Tanaka et al.	05-24-1994
	3	5,457,746		Dolphin	10-10-1995
	4	5,502,637		Beaulieu et al.	03-26-1996
	5	5,513,126		Harkins et al.	04-30-1996
	6	5,590,325		Kolton et al.	12-31-1996
	7	5,689,650		McClelland et al.	11-18-1997
	8	5,790,790		Smith et al.	08-04-1998
	9	5,819,271		Mahoney et al.	10-06-1998
	10	5,864,871		Kitain et al.	01-26-1999
	11	5,893,079		Cwenar	04-06-1999
	12	5,918,218		Harris et al.	06-29-1999
	13	5,926,792		Koppes et al.	07-20-1999
	14	6,122,635		Burakoff et al.	09-19-2000
	15	6,192,407	B1	Smith et al.	02-20-2001

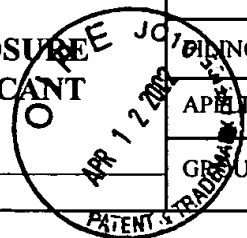
#### FOREIGN PATENT DOCUMENTS

Examiner's Initials#	Cite No.	Foreign Patent Document			Name of Patentee or Applicant of Cited Document (not necessary)	Date of Publication of Cited Document MM-DD-YYYY	Translation (Y/N)
		Office/Country	Number	Kind Code			
	16	WO	96/18963	A1	FS Holdings, Inc.	06-20-1996	Y
	17	WO	97/15018	A1	Bell Communications Research, Inc.	04-24-1997	Y
	18	WO	98/07085	A1	Ben Smith, Inc.	02-19-1998	Y
	19	WO	98/26386	A1	Maschoff, Kurt M.	06-18-1998	Y
	20	WO	98/33131	A1	Multex Systems, Inc.	07-30-1998	Y
	21	WO	99/22327	A1	Penware, Inc.	05-06-1999	Y
	22	WO	99/41688	A1	Newriver Investor Communications, Inc.	08-19-1999	Y
	23	WO	99/41689	A1	Newriver Investor Communications, Inc.	08-19-1999	Y

#### OTHER ART — NON PATENT LITERATURE DOCUMENTS

Examiner's Initials#	Cite No	Include name of the author (in CAPITAL LETTERS) title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, relevant page(s), volume-issue number(s), publisher, city and/or country where published.	Translation (Y/N)	
	24	Bolton, D.W. et al. "Receipt of Solicited and Unsolicited Documents in a Distributed Communication System. October 1980." IBM Technical Disclosure Bulletin, Vol. 23, No. 5, October 1980, pp. 2129-2134, pgs. 1-6.		
	25	Information on Travelers Life & Annuity Company's Universal Annuity products including packaging for shipping a 3.5 inch computer diskette containing InUnity Corporation's technology (8 pp), and including an article dated 5/97 that announces a program related to the Travelers Universal Annuity products and that identifies InUnity Corporation as providing the technological support for the program (2 pp).		
	26	Electronic Data Gathering, Analysis, and Retrieval (EDGAR) - EDGAR Filer Manual: Guide for Electronic Filing with the U.S. Securities and Exchange Commission" by U.S. Securities and Exchange Commission,		

FORM PTO-1449/A and B (Modified)		APPLICATION NO.: 09/785,630	ATTY. DOCKET NO.: N00389/70005
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Sheet 2 of 2		GROUP ART UNIT: 2161	EXAMINER: unknown



		Washington, D.C., EDGAR Release 5.30, 8/97		
	27	"Filing EDGAR – Reference Guide for EDGAR Filers" by RR Donnelley Financial, January 1997, pp. 3-30, Appendix A, Appendix B, Appendix C and Appendix D		
	28	InUnity Corporation Web Site ( <a href="http://www.inunity.com">www.inunity.com</a> ), 19 pages printed on January 21, 1998		
	29	InUnity Corporation's Products and Services, 11 pp, September 1997		
	30	InUnity Corporation's Corporate Overview, 12 pp, May 1997		
	31	"The Fund Profile – A White Paper" by Robert A. Fein of InUnity Corporation, 13 pp, April 1997		
	32	CUSIP Web Site ( <a href="http://www.cusip.com">www.cusip.com</a> ), 13 pages printed on February 7, 1998		
	33	Information on ReliaStar Life Insurance Company's Select*Life products including packaging dated September 1997 for Shipping a 3.5 inch computer diskette containing InUnity Corporation's technology (4 pages), and including an article dated November 24, 1997 that announces the availability of digital prospectuses for the Select*Life products and that identifies InUnity Corporation as the developer of the technology (2 pp)		
	34	PricewaterhouseCoopers Technology Centre, EdgarScan, An Intelligent Interface to the SEC EDGAR Database, 1999 PricewaterhouseCoopers, 2 pp.		
	35	Edgarscan Beta Release (fwd), Sept. 8, 1996, 2 pp.		
	36	"Global Securities Information Home Page, "http://www.gsionline.com 9 pp.		
	37	"LLRX-A Comparison of SEC Filing Sources," ( <a href="http://www.llrx.com/features/sec.htm">www.llrx.com/features/sec.htm</a> ), May 22, 1997, 5 pp		
	38	Horan, Thomas F.; "Electronic Bill Presentment and Payment: The Next Step for the E-Commerce Market; pp. 10-20; The Journal of Electronic Commerce		
	39	Ferguson, D., "Parsing Financial Statements Efficiently and Accurately Using C And Prolog", Proceedings of the Fifth International Conference on the Practical Application of Prolog, Proceedings FO PAP97. Practical Application of Prolog. Fifth International Conference London, UK, April 22-24, 1997, pp 157-167		

EXAMINER	DATE CONSIDERED
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#EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

\*a copy of this reference is not provided as it was previously cited by or submitted to the office in a prior application, Serial No. \_\_\_\_\_, filed \_\_\_\_\_, and relied upon for an earlier filing date under 35 U.S.C. 120 (continuation, continuation-in-part, and divisional applications).

[NOTE - Must provide a copy of any patent, publication, other information listed, even if it was previously submitted to, or cited by, the U.S. Patent Office in an earlier application, unless the earlier application is identified by the IDS and is relied upon for an earlier filing date under 35 U.S.C. §120, and the copy was provided in the earlier application.]